

# Gippsland Wealth Management Financial Services Guide

ACN 085 547 379 | Authorised Representative No: 344 510

Version number: 21.00

## PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) 1 June 2021 and should be read in conjunction with Part One of our FSG dated 1 June 2021. Together these documents form the complete FSG

Faranda Pines Pty Ltd as trustee for the Gippsland Wealth Management Unit Trust trading as Gippsland Wealth Management is an Authorised Representative of Count Financial Limited (Count).

The individuals listed in this FSG are authorised by Count to provide personal advice through Faranda Pines Pty Ltd.

### Our contact details:

Address: 49-51 Long Street Leongatha Vic 3953

Postal: PO Box 838 Leongatha Vic 3953

Phone: 03 56399112

Fax: 03 56399116

Email: [admin@jpickersgill.com.au](mailto:admin@jpickersgill.com.au)

### Anthony Pickersgill (Jim)



### Authorised Representative Number: 231748

Jim is an Authorised Representative of Count and Sole Director of Gippsland Wealth Management and receives a salary and profit share.

Jim has over 20 years' experience in the provision of financial/accounting advice and over 19 years' experience in the provision of financial planning advice. Jim attained a Bachelor of Business Studies from Monash University on 16/05/1992 and became an associate member of CPA Australia in 1992. He was admitted to status of CPA on 26/02/1996. Jim attained PFP-Specialist in Financial Planning through CPA Australia on 16/02/2001. He is a member of National Tax and Accountants Association Limited.

### Financial services and product types:

Jim is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Margin Lending, and
- Superannuation

How to contact me: email: [jim@jpickersgill.com.au](mailto:jim@jpickersgill.com.au) or telephone: 03 5639 9112



Syd is an Authorised Representative of Count and Partner of Gippsland Wealth Management and receives a salary and profit share.

Syd has over 3 years' experience in the provision of financial/accounting advice and over 1 years' experience in the provision of financial planning advice. Syd attained a Bachelor of Business (Accounting) from Swinburne University on 05/11/2018 and Graduate Diploma of Financial Planning on 15/11/2019. Syd became an associate member of FPA Australia in 2021. Syd registered with the Tax Practitioners Board in 2020. Syd is also an industry accredited Aged Care and SMSF specialist.

**Financial services and product types**

Syd is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Superannuation

**How to contact me: email: [syd@jpickersgill.com.au](mailto:syd@jpickersgill.com.au) or telephone: 03 5639 9112**

**Advice preparation and implementation fees**

Prior to the provision of personal advice we will agree upon a preferred payment option for both parties. Below is a summary of our available payment options that can be combined to pay for our services.

Where we are aware that you have used borrowed funds (ie funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar fee.

These fee options include:

**Time based charging**

- i) The fee for the preparation and implementation of our advice is calculated based upon the time we spend developing the plan. Our hourly rate is \$250 per hour (incl. GST) with our advice preparation fee ranging from \$1,500 to a maximum of \$20,000 (incl. GST).

Price can vary depending on scope and complexity of the advice and we will provide you with an estimate of the overall cost. If extra charges apply, then we will inform you before proceeding with any work.

**Service based charging**

- ii) The fee for the preparation and implementation of our advice is calculated based upon a fixed price agreement. This fixed dollar amount will vary based upon the complexity of advice being provided and agreed upon prior to commencement. Our minimum fee for this is \$1,500 (incl. GST) up to a maximum of \$20,000 (incl. GST).

**Asset based charging**

- i) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount advised upon. Our minimum fee for this is \$1,500 (incl. GST), based on the complexity of advice being provided and agreed upon prior to commencement, and the maximum fee is calculated based upon fee schedule 1 below. Asset based charging applies to existing clients only currently being charged on this basis.

**Schedule 1 (investments)**

Maximum initial fee*	Investment amount	Average portfolio charge
4.40%	first \$50,000	\$2,200 on \$50,000
2.75%	\$50,001-\$100,000	\$3,575 on \$100,000
2.20%	\$100,001-\$200,000	\$5,775 on \$200,000

1.65%	\$200,001-\$300,000	\$7,425 on \$300,000
1.10%	\$300,001-\$1,000,000	\$15,125 on \$1,000,000
0.55%	Over \$1,000,001	Up to a maximum of \$20,000

\* Fees on tax effective products are capped at 4.4% with any excess refunded back to you.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

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### Supplementary service fees

For supplementary services, such as the provision of general research material or the completion of administrative tasks, our fee will be calculated on a time basis of \$250.00 per hour.

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### Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$500 to \$20,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within the Ongoing Service Agreement we provide to you.

We will recommend an appropriate review package in light of your circumstances.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$250.00 per hour, may be applied.

With respect to platforms, as Licensee, Count may receive an ongoing fee which may be tiered based on the value of your portfolio of up to 0.6% pa.

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### Non-advised transaction fees

If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$250.00 per hour will be applicable.

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### Referral arrangements

We are not engaged in any formal referral arrangements.

I may refer you to a third party for advice or services. Should this occur, you are not obliged to consult the professional person I have suggested, but where you do Faranda Pines Pty. Ltd may receive a referral fee or other benefit from the business transacted on your behalf.

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### Other third-party payments we may receive

We may also receive the following fees, which are not payable by you.

#### Stamping Fees

Where we facilitate Share Placements and Initial Public Offers in relation to ASX-listed Direct Equities (i.e. Shares - this excludes Listed Investment Companies and Trusts), we may receive up to 1.5% of the transaction value as "stamping fees".

#### Insurance Commissions

Where we facilitate the acquisition, or modification of a Life Insurance product, we may receive commissions as described in Part 1 of this FSG.

Where we provide advice in relation to the above transactions and charge an advice fee, we may choose to rebate part or all of the third-party payment, to you.

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